

Fill in this information to identify the case:

Debtor 1 JACQUELINE OPORTO A/K/A JACQUELINE OPORTO VILLANUEVA
Debtor 2 _____
(Spouse, if filing) _____
United States Bankruptcy Court for the: MIDDLE District of PA
Case Number 5:18-03842 RNO (State)

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FREEDOM MORTGAGE CORPORATIONCourt claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account: _____

5219**Date of payment change:**

Must be at least 21 days after date of this notice

New total payment:Principal, interest, and escrow, if any Forbearance**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Debtor's request for COVID19 forbearance arrangement (see attached)

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mario J. Hanyon, Esquire
Signature

Date July 14, 2020

Print: Mario J. Hanyon, Esq., Id. No.203993
First Name Middle Name Last Name

Title Attorney

Company Phelan Hallinan Diamond & Jones, LLP

Address 1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

Contact Phone 215-563-7000

Email mario.hanyon@phelanhallinan.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

| | | |
|---|--|---|
| IN RE: JACQUELINE OPORTO A/K/A JACQUELINE OPORTO VILLANUEVA Debtor | : : : : : : : : : : : : | Bk. No. 5:18-bk-03842-RNO Chapter No. 13 |
| FREEDOM MORTGAGE CORPORATION Movant | : : : : : : : : : : : : | |
| v. | : | |
| JACQUELINE OPORTO A/K/A JACQUELINE OPORTO VILLANUEVA Respondent | : : : : : : : : : : : : | |

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE SUPPLEMENT

I certify under penalty of perjury that I served or caused to be served the Notice of Payment Change Supplement, which has been filed on the Claims Register in the above-referenced case, on the parties at the addresses shown below or on the attached list on July 14, 2020.

The types of service made on the parties were: Electronic Notification and First Class Mail.

Service by Electronic Notification

JOHN FISHER, ESQUIRE
126 SOUTH MAIN STREET
PITTSTON, PA 18640

CHARLES J DEHART, III, ESQUIRE (TRUSTEE)
8125 ADAMS DRIVE, SUITE A
HUMMELSTOWN, PA 17036

ASST. U.S. TRUSTEE
UNITED STATES TRUSTEE
228 WALNUT STREET, SUITE 1190
HARRISBURG, PA 17101

Service by First Class Mail

JACQUELINE OPORTO
217 WHEELER AVENUE
SCRANTON, PA 18510

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, the names and addresses of parties served by electronic notice will be listed under the heading "Service by Electronic Notification" and those served by mail will be listed under the heading: Service by First Class Mail."

July 14, 2020

/s/ Mario J. Hanyon, Esquire
Mario J. Hanyon, Esq., Id. No.203993
Phelan Hallinan Diamond & Jones, LLP
1617 JFK Boulevard, Suite 1400
One Penn Center Plaza
Philadelphia, PA 19103
Phone Number: 215-563-7000 Ext 31340
Fax Number: 215-568-7616
Email: mario.hanyon@phelanhallinan.com

This use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of a forbearance arrangement, detailed below. This form is only being used to express a change in the debtor's payment arrangement within the functionality available in the Courts' CMECF systems. The use of this form in no way implies that a change in payment amount is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer/Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

NOTICE OF TEMPORARY FORBEARANCE

Effective Date of Forbearance : June 1, 2020
Termination Date of Forbearance : November 30, 2020

FREEDOM MORTGAGE CORPORATION ("SERVICER") hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and SERVICER has provided, a temporary suspension of post-petition mortgage payment(s) due and owing in the time period referenced above (the "Forbearance Period"). This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During the Forbearance Period, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the Forbearance Period, Debtor and/or Debtor's attorney (if applicable) should work with the SERVICER and the bankruptcy trustee to explore potential remedies to cure any outstanding post-petition mortgage payment(s) at the termination date of the Forbearance Period. Any outstanding post-petition mortgage payment(s) for which there is not an agreed cure will remain due and owing as of the termination date of the Forbearance Period.

This Notice does not constitute an amendment or modification to the Debtor's plan of reorganization and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.